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## **Benndale, Broome, Salem fire rating improvement will save property owners on insurance costs**

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Improved fire rating will lower insurance premiums for residents and business owners served by the Benndale, Broome, and Salem Volunteer Fire Departments. Each fire department improved their rating from a Class 10 to a Class 9 from the Mississippi State Rating Bureau.

District 5 Supervisor Henry Cochran explains the lower the class number, the better the fire insurance rating.

“It’s like golf, the lower the number the better the score. Teamwork between the County and each volunteer fire department allowed us to drop this number. All three fire departments on the west side of the Pascagoula River will benefit from this fire rating improvement. I want to commend Fire Chiefs Phillip King, Kenny Rhymes, and Jackie Havens,” Cochran said.

Two main factors are behind the improved rating- new vehicles and steady training. The County and fire departments have invested approximately \$1,000,000 into new pumper and tanker trucks. But George County’s Fire Coordinator Loraine Howell notes it’s not enough just to have fire trucks.

"Each volunteer fire department has to train and be ready to use each vehicle properly. I'm extremely proud of the members of all three departments and the hours preparing and training on this equipment. It is beginning to pay off," Howell said.

The rating bureau’s website notes that a community’s investment in fire mitigation is a proven predictor of preventing future losses. The County requested the survey and grading evaluation from the State in February and officials were notified of the results last week.

Fire Department	Equipment	Value
Broome	Pumper Truck	\$135,131
Salem	Pumper Truck	\$140,608
Benndale	Tanker Truck	\$210,018
Broome	Tanker Truck	\$195,000
Salem	Tanker Truck	\$165,000
Benndale	Tanker Truck	\$184,920

"We have already done some checking and our best estimate is the improved rating should save around 10-15 percent on a homeowner’s insurance policy, depending on their insurance

company," District 4 Supervisor Larry Havard explained. "But this is only an estimate. Your insurance agent will be the one that can tell you what your savings will be."

Each insurance company will contact policy holders individually by letter to address changes in their home owners and business policies. The County expects letters to be mailed by the end of the month.

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